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It's all about you...: The discourse of banking in the UAE

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Abstract: Al Hilal Bank, a national bank was established in 2008, and since then they managed to change people's perceptions on banking and their interaction with this financial institution. This change was marked by the distinctive 'syntactic personalization' represented by its slogan "it's all about you" and extended to the constant 'intertextuality' and 'interdiscursivity' which redefined the relationship between this local bank and society. Thus, this era was not only marked by the marketization of public discourse but also promoting their business through the promotion of social and public events. They adopted two major directions: 1. The promotion of 'patriotism and nationalism', 2. Their promotion of religious occasions, and using religious references in posters that do not refer to any of their banking services. Using Critical Discourse Analysis as our framework, we analyze a selected corpus of Al Hilal Bank's discourse through analyzing both text and talk in addition to the semiotic practices represented in the posters that appeared on national Billboards. The aim of this paper is to study and document the shift that took place in the Banking discourse in the United Arab Emirates, describing the main tools which are used to indirectly promote the bank, by either appealing emotionally to their audience targeting the most important and sentimental occasions or exploiting the authority of theirs.

Keywords: Critical Discourse Analysis, inter-textualization, syntactic personalization, social change.

1. Introduction

Recently, discourse analysts have monitored and documented the shift that took place in institutional discourse and in contemporary "late capitalist" societies (Fairclough 2010: 97). Starting with the adoption of synthetic personalization (Fairclough 2001: 52) even when it comes to greeting fast food customers to the intertextualization while promoting any hospital's brochures to describe one's experience as a patient as a spa-like experience with no reference to the doctors, their expertise or experience. This global phenomenon has affected the United Arab Emirates, and we have seen as citizens and residents a major shift in the discourse of many institutions among those the discourse used by the health care, educational and banking sectors. And despite the fact that the impact of this shift varied from one sector to the other (i.e. medical and educational sectors were more affected than many other sectors), its impact on the banking sector is quite visible. This impact was also witnessed in the United Arab Emirates' banking discourse, more specifically after the establishment of Al Hilal Bank.

Since Al Hilal Bank was founded in 2008,¹ it managed to change the way banks in the UAE communicate with their customers or as they stated in their vision statement "To consistently set new standards that re-define the Islamic banking market across the world".² They came with a new language, a new medium and a new message, represented by their slogan "it's all about you". And since they have adopted this slogan, their message literally revolved around their customer's lives and around all the things that might be considered as a priority to their customers.

This new language use may be seen as an extension or expansion of what HSBC started in 2002 with their slogan "the world's local bank" (Koller 2007: 116) through which the bank wanted to rebrand itself and adopt a regional strategy through which they send "regional, or local messages ... Considered to be much more specific and tailored to the communities they represent, and may include cities, states and regions" (Bradish et al. 2003: 210).

In this paper we examine in detail the advertising campaigns of the bank which revolved

¹ 'History and background' (2015).

² 'Vision Statement, Mission & Vision' (2015).

around three main themes: 1. The promotion of patriotism and nationalism, 2. Their promotion of religious occasions, and using religious references in posters that do not refer to any of their banking services. 3. The use of social values and sense of responsibility towards customers' families. The paper will highlight the use of 'intertextuality' and 'interdiscursivity' in their message, whether verbal or semiotic. The aim of this paper is to study and document the shift that took place in the banking discourse in the United Arab Emirates, to describe the main tools which are used to promote the bank indirectly and its services by either appealing emotionally to their audience targeting the most important and sentimental occasions or using the authority of their references.

2. Advertisement as a discourse

According to Pollay and Gallagher (1990) the main focus of advertising is to highlight “certain attitudes, behaviors and values, lifestyles and philosophies,” (Pollay & Gallagher 1990, as cited in Huat 2008: 35). The primary aim of advertising is to reshape reality and reconstruct a new fantasy-like reality, in which living like an A-list becomes tangible and you as a consumer are allowed to see the norms and values communicated to you through the lens of the advertiser. Consequently, “the receiver's mental ability is put to the test as he or she is challenged by intelligently encrypted information” (Proctor et al. 2001: 246).

On the other hand, Van Niekerk (2008: 499) states that advertisement can also be considered as a mirror of the society as it reflects the society's “dominant values in terms of morals, religion, perspectives and norms are all reflected in the dataset”. It would also be based on our real lives referring to well-known characters or those who may add value to the message sent. Finally, “many intertextual advertisements communicating a certain ideology are totally incomprehensible to the out group (non-intended target market) and whether you do or do not understand a certain intertextual (ideological) advertisement characterizes you” (Van Niekerk 2008: 499). This means that an individual's interpretation may vary according to relevance of the message in relation to his/her ideology, values, knowledge and understanding of the world.

According to the literature, advertisements also tend to avoid making claims that may need to be supported with evidence; therefore they will always hide the real content or substance of their commercial and rely on their audience to make the right inferences and to put them in the exact mental and emotional state the advertiser desire (Proctor et al. 2001: 247). In this way, they can avoid taking any responsibility if their audience made the wrong inferences, or if they inferred “more meaning than is actually proffered” (Proctor et al 2001: 247).

According to Proctor et al. (2001: 247-248), “postmodern advertisements destroy the traditional narrative structure by presenting fragmented sequences of images, affection and mood and make it difficult for the viewer to reconstruct a story line ... [it] depend[s] largely on nonlinguistic means and utilize[s] overlapping and fragmented images”. They added that the relationship between the product and the consumer turned into an ambiguous relationship, in which the consumer will not be able to envisage the described product nor the emotions that may appear after owning it, therefore postmodern advertisement will not lead to the mental conflict created by this mental exercise – processing the advertisement mentally (Proctor et al. 2001: 248).

The banking sector is one of the sectors that rely heavily on the use of different mediums of advertisements; among the normally used mediums “banks use printed advertisements in newspapers, magazines and posters, broadcast advertisements in radio and television networks, social networking sites and road shows” (Chong & Ahmed 2014: 135) and they continue to adapt to reshape themselves through adopting creative ideas to market their products. In a study that investigated Malaysian banking brochures, the researchers concluded that banking advertisements relied on five major strategies, and these are “announcing the products, attracting attention, establishing credential, introducing products and calling for action” (Chong & Ahmed 2014: 143). According to the literature, due to the fact that all banks offer similar products, they would focus on

their advertisements on a “singular message” (Chong & Ahmed 2014: 143) in their advertisements which also focuses on one of their services. This might be necessarily the case for other sectors like tourism or educational sectors. Another interesting point in banks' advertisements is that they highlight their targeting population through the use of “non-verbal elements as an implicit appeal to their targeted audience” (Chong & Ahmed 2014: 145) (i.e. images of multigenerational families) unlike the educational sector which includes their mission statement in their advertisement which would verbally specify their contribution to the community (Chong & Ahmed 2014: 144-145).

3. Critical Discourse Analysis as a framework

This paper will employ Critical Discourse Analysis (henceforth, CDA) as its primary methodology with a focus on the use of intertextuality and interdiscursivity. The reason behind choosing CDA is the fact that it establishes a link between a specific message and social practice. For them “discourse is not language per se, but is a system that under-girds the language as well as the values and beliefs hidden in language, including the ways such beliefs construct subject positions for people” (Lunga 2007:104). In this sense, all messages communicated through text or picture would carry along with it a hidden message that would reshape the way people understand the world around them. CDA aims to “bring together linguistically-oriented discourse analysis and social and political thought relevant to discourse and language, in the form of a framework which will be suitable for use in social and scientific research” (Fairclough 1992:62, as cited in Proctor et al 2001: 249). Consequently it connects the linguistics analysis with the social practice and structure with the newly constructed social order (Proctor et al. 2001: 249-250).

According to Lunga (2007: 106), “CDA specializes in uncovering the close links among language, ideology and power in society and further seeks to show up connections that may be hidden from people and questions the taken-for-granted notions of discourse, identity or gender.” In other words, a discourse may have the power to conceal, to expose and to reshape or naturalize both existing and new social practices.

However, for many years CDA was interested in the analysis of verbal discourses until recently. According to the literature, “Van Leeuwen (2012) emphasizes the importance of merging CDA and multimodal discourse analysis, and suggests following a cross-disciplinary approach” (Wang 2014: 266) in order to create 'critical multimodal discourse analysis'. This methodology entails three different modules: “discursive narrative, visual intertextual, and critical visual metaphoric analysis” (Wang 2014: 267).

3.1. Intertextuality

The analysis in the paper will concentrate on intertextuality which is defined as “a permutation of texts, and intertextuality: in the space of a given text several utterances taken from other texts, intersect and neutralize one another' (to give a (new) intertextual meaning)” (Van Niekerk 2008: 497). In this context, “all ads even those making no explicit allusions, carry associations from other texts, ads, movies, novels, everyday talk” (Myers 1994: 4, as cited in Van Niekerk 2008: 497). Another definition of intertextuality is “the way in which one text echoes or refers to another text ... Intertextuality can operate at many different levels of language, from phonological and lexical references in titles and slogans to visual aspects such as layouts and images” (Goddard 1998, as cited in Van Niekerk 2008: 498).

Based on this definition, one would think that the use of intertextuality would be an expected element in advertising, since advertising relied on the minimal use of text with the maximum impact possible. And the use of intertextuality and even topoi would enrich the message conveyed to the readers with the least amount of effort verbally and visually. Consequently, it becomes the duty within this discourse of the receiver to connect the different components of the advertisement and generate or construct the message behind the advertisement. This also means that “consciously or

unconsciously readers [will] place it in wider frames of references of language and knowledge, cross-fertilizing a particular reading with other discourses drawn from their own socially, culturally and historically situated experiences" (Proctor et al 2001: 248-249). And therefore, their understanding of the same message may vary depending on these variables or frames.

It is important to note that there are two forms of intertextuality; according to Conradie (2011: 295), these are:

constitutive intertextuality (Fairclough 1993). Its characteristic function, as mentioned above, is the 'merging of prior texts in new texts which may assimilate, contradict, or ironically echo them' (Momaniet al. 2010). It contrasts with manifest intertextuality (Fairclough 1993), in which intertextuality is explicitly marked as such by quotation marks or citations (Momaniet al. 2010).

3.2. *Topoi*

According to King (1975: 1) "Topoi are "places" in the mind where items of information (ideas, arguments, etc.) may be stored". These events are usually associated mentally and cognitively with certain feelings or ideas or even an overall mind set which may vary from one person to the other in their impact and intensity (King 1975: 2). Additionally, he argues that topos in its modern sense went even beyond that by stating that "they represent conceptual "cues" to items in memory derived from an awareness of some abstract, higher-order relationships among ideas" (King 1975: 5) which might lead to a "greater recall of information to a given subject than would unaided (or free) recall" (King 1975: 6).

Recently, the use of religious topos has become a common rhetorical tool in political and media discourses. This merge between language and religion may not be surprising, since they "cast light on our own system of values" (Silk 1995: 51) and reflect the deeply-rooted beliefs (Moore 2003: 51). and culture can be hugely dependent on religious beliefs. Moore states, that culture is not static and therefore topos usually change depending on culture.

3.3. *Interdiscursivity*

Interdiscursivity or what is also referred to as 'dialogicality'³ or 'Constitutive Intertextuality'⁴ is "the mixing of diverse genres, discourses, or styles associated with institutional and social meanings in a single text" (Wu 2011: 96) that "may contribute to changing the character of and relations between social practices" (Fairclough 2010: 359).

The distinction between intertextuality and interdiscursivity is the same difference text and context, according to Bhatia (2004: 392):

Where intertextuality refers to the use of prior texts transforming the past into the present often in relatively conventionalized and somewhat standardized ways; interdiscursivity, on the other hand, refers to more innovative attempts to create hybrid or relatively novel constructs by appropriating or exploiting established conventions or resources associated with other genres and practices.

For him, these hybrid texts, composed of 'private intentions' and 'socially recognized communicative purposes' are "the result of several factors, including the ever-increasing use of multi-media, explosion of information technology, multi-disciplinary contexts of the world of work,

3 Despite that fact that these two terms are used interchangeably in the literature, Wu believes that "dialogicality is a much more general property or principle of language use, discourse and cognition, whereas interdiscursivity is a relatively specific linguistic phenomenon that bears social significance." (Wu 2011:98).

4 The term was introduced by Fairclough (1992) drawing upon the work of Bakhtin (1986). (Wu 2012:1313).

increasing competitive professional (academic as well as business) environment, and the overwhelmingly compulsive nature of promotional advertising activities” (Bhatia 1995, as cited in Wu 2011: 102). Consequently, these hybrid new texts led to a change in the social order; as we started seeing a mixture of discourse orders to reposition the consumers or receivers and change the overall definition of their role and contribution.

Fairclough has referred to several discourses which he identified as newly emerging discourse practices, among those:

Marketization is linked to other buzzwords of the 1970s and 1980s like 'commodification', 'promotional culture', 'consumer culture'. Marketization is in part marketization of discourse, and is often arguably 'discourse-led', i.e. begins as changes in discourse which are then operationalized in changes in practices, relations, identities, etc. (Fairclough 2011: 3-4).

He also identified in his analysis of the discourse of the New Labor “Social action as an alternative to state action is elaborated” (Fairclough 2011: 5), which may be attributed to the fact that relationships and identities in this era have become an openly negotiated matter and consequently “entails greater possibilities than the fixed relationships and identities of traditional society, but also a greater risk” (Fairclough 2010: 98). This shift in discourse has led to a departure from the traditional 'informalisation' of public discourse to the 'conversationalisation' of public discourse (Fairclough 2010: 98).

Fairclough (2010: 99) also identifies 'reflexivity' and the fact that “the construction of self-identity is a reflexive project, involving resource to expert systems (e.g. therapy or counseling).” Finally, he also addresses in his research the 'promotional' or 'consumer' culture that has affected the discourse orders which has led to the manipulation of meaning and a “shift towards greater dependence upon visual image at the relative expense of verbal semiosis” (Fairclough 2010: 99). In the process of a critical visual metaphoric analysis discursivity is studied through a discursive narrative visual analysis which was proposed by Fairclough. Fairclough's framework consists of three different layers: a. a visual description of the image, b. a visual interpretation that focuses on the production of the image, the distribution which looks into the way in which “the readers/viewers ... accept the ideologies encoded by the producer” (Wang 2014: 274). Finally c. social practice explanation which sheds light on how these images “can shape viewers' minds” (Wang 2014: 270).

4. Al Hilal Bank: A new prospective towards banking

Al Hilal Bank was officially launched in 2008 in Abu Dhabi, United Arab Emirates. Their launch was marked by their fresh prospective towards banking and the role and duty of the bank as an institution towards their customers. It was also marked by their innovative approach and their continuous attempt to attract the younger generation to join them. Their distinctive approach was apparent since the opening of their first branch which they called 'The Mall' that would offer their customers an experience that resembles their shopping or mall experience. The mall experience was characterized by the spacious halls, showcasing their products to mimic the window shopping experience, children's play area to engage the customers' kids in banking related games and finally a car showroom that includes top notch cars and a car registration service center. The experience offered in this branch was clearly expressed in their corporate values published on their website. It states that one of their values is to be: 1. professional and their interpretation of professionalism is through being proactive; anticipating and responding to their customers' needs. 2. progressive and to offer cutting edge innovation and finally 3. partnership, and to become a bank that works with their customers to allow them to successfully achieve what they would like to achieve in life (Corporate

Values 2015).

5. Data collection and analysis

The analysis will be based on 19 advertising posters which were grouped under 3 main themes: 1. their promotion of patriotism and nationalism, 2. their promotion of religious occasions, and using religious references in posters that do not refer to any of their banking services, and 3. their use of social values and sense of responsibility towards their families. All these posters were used on commercial billboards and in the different branches on the bank.⁵ Similar themes were also used for televised commercials which will not be included in the scope of this paper. All these posters can also be accessed online through different search engines.

In this paper we will conduct a two stage analysis. The first is a semiotic analysis which “breaks down the content of texts into their component parts and relates them to broader discourses ... putting into words how images work by relating them to the ideological structure which organizes meaning” (Huat 2008: 39). The second stage will concentrate on the textual analysis to spot the light on three specific features: intertextuality, topoi and interdiscursivity.

6. Analysis

A good starting point for the analysis is the bank's logo which they published along with an interpretation of what it means and how did they choose it. Their logo comes with a white background and features a simple orange square surrounded by an orange circle. According to Al Hilal Bank “the square represents you and reinforces our commitment that you are at the center of everything we do” (Al Hilal Identity 2015), while the circle placed at the center “represents us and our relationship with you our customers, surrounded by our help and support”(Al Hilal Identity 2015):

Figure 1: Al Hilal Bank Logo



The use of orange with a white background highlights the contrast between the two colors and emphasizes the freshness of the orange color which is not commonly used in banks which would prefer the different shades of blue and green (Sferi 2000: 47, 49). This is a contrast that the bank wanted to build on to reflect its refreshing prospective that might appeal to the younger generation which seems to be their targeted audience.

According to Granger (1955, a cited in Sferi 2000: 47) “the hues of shorter wavelength are preferred to those of longer wavelength; the blues and greens are preferred to the yellows, oranges and reds”. However, the use of the colors known as the long-wave colors like red and orange is known to be more arousing than the commonly used short-wave colors, like green and blue (Sferi 2000: 48). And one would think that this is the impact that Al Hilal Bank is trying to have on their

⁵ These posters were readily available online for the public.

customers.

The posters included in this analysis were divided into three groups, which are discussed below.

6.1. *The promotion of patriotism and nationalism*

In this group of posters an overall generalization would be the use of the white background to highlight the contrast between the background and the colors used; which in this case were the national flag colors (red, green, black and white). Most of these posters were created during the country's National Day, which can be considered as one of the peaks of the bank's advertisement. These posters were also created between 2008 and 2014; however, the researcher could not identify the exact date of publication for each of these posters.

In Figure 2, the advertisers use a sketch of the iconic buildings Albahar Towers, colored in red and green with a white background. The poster also includes a quote by the late founder of the United Arab Emirates, Sheikh Zayed bin Sultan Al Nahyan that says "The most important accomplishment of this union from my point of view is to make the society happy through providing this nation with all means of luxury and development."⁶ The poster also includes a new logo placed above the bank's name and logo of what seems to be a flag; with a pole and instead of the flag a book, which might be a reference to the United Arab Emirates' constitution. The use of these iconic buildings which were included in the 'innovative 20' list of buildings⁷ and symbolize sustainability, contemporary yet cultural design and to reintroduce them using the national flag colors might be to give them a new identity as national symbol of what the United Arab Emirates envisions for its future. This is also reinforced through the text used to indicate that this vision was initiated by the founder of the country. Also, this image was also formulated to give the viewers a sense of ownership of one of the country's achievements.

Figure 2: Albahar Towers sketch



Figure3: Victory hand gesture



In Figure 3, once again the poster relies on the contrast created through the use of the white background versus a hand colored in the flag's colors and showing the victory hand gesture. This contrast draws the viewer's eyes towards the hand and therefore the signal and the flag colors. At the right corner of the poster, we can see what we believe is the constitution/flag logo above the bank's logo. The message that the viewer will see here is 'victory will be availed with the help of Emirati citizens and under the umbrella of the law or constitution.' This is another strong message that involves the viewer to make him take a shared responsibility and presents the bank as a

⁶ The translation is provided by the researcher.

⁷ 'Abu Dhabi most iconic buildings: part 1' (2014).

medium to reinforce this message.

Figure 4, which is the last poster in this group, was created in 2014 for the National Day celebration as part of a campaign that would use people's voices to generate energy that would raise the Emirati flag. The poster starts with the bank's name and logo on the right side and the 2014 official National Day logo at the left to indicate that this is part of the banks' celebration of the National Day. At the center, it shows a black sketch of three people singing; two men, one of them seems to be singing wholeheartedly, and a woman who is holding her mobile phone happily recording her voice with multicolor (flag's colors) melodies sketched at the right and left sides of the poster. At the top of the sketch a picture of a balloon with the campaign slogan scripted on it carrying the Emirati flag.

Figure 4: National Day sketch



The text on the poster states:

Allow your voice to raise your flag, (in red)
The more you repeat the national Anthem, the more you raise the flag.
Participate with us and repeat the national anthem, and help in launching a balloon that lifts the flag to the edge of space in celebration of the 43rd National Day.
Please visit itsallabout.ae to know how to participate with us.
#it's all about the union (in red and green)

The poster is signed with the bank's toll free number and web address at the right corner with 'its all about the union' in orange. And on the left corner the logos of Facebook, Twitter and Instagram.

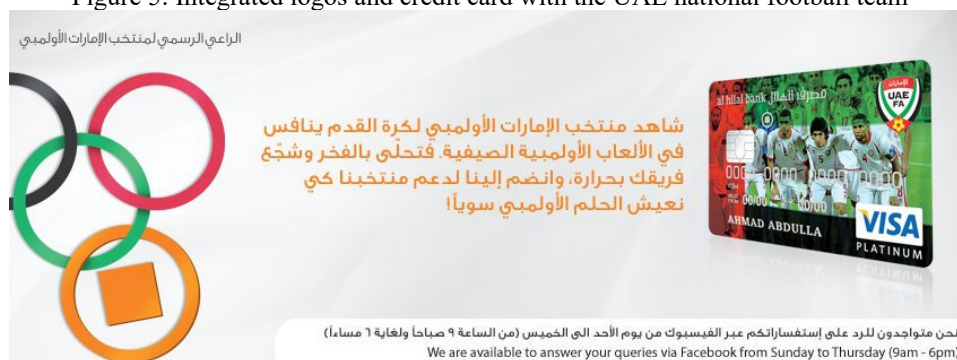
One common feature in all three posters is what Billing (1995) refers to as Banal Nationalism. According to him “expressions of nationalism are as important as more extraordinary 'flag-waving' events ... [and] every day we are reminded that we belong to a nation through routine occurrences including using passports, the language of political speakers, the media and academia” (Prideaux 2009: 617). And despite the fact that advertisements have been used for many years as “ongoing reminders of identity, companies are not traditionally regarded as actors having a major role in the construction of national identity” (Prideaux 2009: 618). In this case, Al Hilal Bank focuses on the promotion of nationalism through the use of the flag, the iconic buildings and an indirect reference

to the constitution which replaced references to their services as a bank. Such an attempt shifts the bank's position from competing with other banks and reintroduces it as a reminder of national identity.

6.2. *The promotion of patriotism and nationalism through football*

In this set, we included three posters all of which were created to highlight the participation of the UAE under-23 football team in the Olympics 2012 (Oberjueger 2012). What makes this group of posters special is the reference to the bank's services – a credit card that was issued to the public to support the national team.

Figure 5: Integrated logos and credit card with the UAE national football team



This is another poster that utilizes the white/light grey background with the logo of the Olympics and bank's logo integrated with it of the left side of the poster. On the right side they include the newly introduced credit card that has the picture of the national team with the flag appearing as a colored water stamp in addition to the UAE Football Association logo which appeared at the right top corner of the card.

The poster's head notes the following: “The Official sponsor of the United Arab Emirates Olympic Team”. In the middle of the poster, and between the card and the Olympics Logo a promotional script is printed in Arabic which states:

Watch the Olympics UAE football team competing at the Summer Olympics games.
Feel Proud and support your team passionately, and join us to support our team so we can live the Olympic dream together!⁸

A footnote was also added that states “we are available to answer your queries via Facebook from Sunday to Thursday (9am to 6pm)” which appeared in both Arabic and English.

This is the first reference to one of the bank's services although it has also been introduced along with the promotion of nationalism, which would grant the credit card a similar level of popularity.

Figure 6 includes a colored water stamp of the Olympics logo on the top left side of the poster, and the Al Hilal Bank name and logo appear on the left bottom side along with the UAE Football Association logo, while on the right of the poster there is a huge picture of the National Team football player Hamdan Al Kamali holding the same credit card that appeared in poster 6 holding his thumb up and wearing a t-shirt that includes the UAE Football Association logo on one side and the bank's logo on the other and in the center a bigger image of the same card.

⁸ Translated by the author.

Figure 6: Hamdan Al Kamali with credit card



The merge between sports and national identity is not a new one in advertisements. According to Ndlovu-Gatsheni who studies the way the world cup was presented in South Africa, the world cup in that context was a “signifier that forges a chain of signification with deep symbolic meanings that were used to consolidate the nation-building project and stimulate economic development” (Ndlovu-Gatsheni 2011: 402). The researcher states that “the world cup paved the way for flagging of the nation and the constant reminding of everyone within the borders of the county that they were 'part of a thing called nation'” (Ndlovu-Gatsheni 2011: 403). However this extensive use of a combination of national symbol (the flag, the national football team, a famous footballer and the Olympics) to advertise for one of its services is not something commonly seen in banking advertisement. The bank utilized all these symbols to link a financial service -the credit card- to nationalism and the creation of a sense of belonging that includes the bank as contributor in this process.

6.3. *The promotion of religious practice*

This seems to be an unexpected marketing strategy to promote the bank, once again not through the bank's products but rather through the use of religious references or occasions in order to maintain the bank's presence in the public minds.

Figure 7 is a fisheye image of a number of dome shaped buildings which are part of the architectural roof of the Mecca and to be more precise the Ka'ba and the clock tower behind it. 70% of the poster shows a clear blue sky, which adds to the spirituality of the picture, with the bank's logo at the top right of the poster and was signed in an orange font with “#it's all about Umrah”. It also includes a text that states:

As reported by Sayyiduna Abu Hurairah (R.A) that Prophet Muhammad (P.B.U.H) said in a Hadith (which was narrated and approved by Imam(s) Al-Bukhari and Muslim) that: The performance of the pilgrimage) Umrah is expiation for the sins committed during it and the preceding Umrah. And the reward of Hajj Mabrur (the one accepted by Allah) is nothing except Paradise.⁹

Figure 8 includes a black background to draw the eyes to the picture of the Mecca with its glaring

⁹ The translation is adopted from: The Hadith book, Minor Bilgrammage (Umra) of Sahih Al Bikhari (available at http://www.searchtruth.com/book_display.php?book=27&translator=1) and the virtues of Umrah (available at <http://blog.dawntravels.com/virtues-umrah/>).

lights. The poster is also headed by the bank's logo in white to highlight the contrast. It also includes a quote which says “narrated by Aisha that she said, 'O Allah's Messenger! We consider Jihad as the best dead. Should we not fight in Allah (God)'s cause?' He said, 'The best Jihad is Hajj-Mabrur (an accepted Pilgrimage)’”.¹⁰

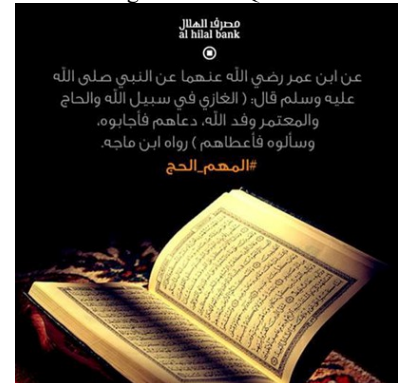
Figure 7: Ka'ba and clock tower



Figure 8: Mecca with lights



Figure 9: The Quran



The use of the dark background and the lights in the middle glorifies that location and makes whatever surround it seems to be irrelevant.

Figure 9 is the second poster that comes in a dark background which puts a visual emphasis on the Quran with yellow pages which might symbolize the age of the book and the prayer mat that appears behind it. The poster also includes a white version of the bank's logo in the middle top of the poster and once again signed with: “it's all about Hajj (pilgrimage)”. This poster refers to another Hadith that states:

As narrated by Ibn Umar (R.A), reported in Ibn Majah, Prophet Muhammad (P.B.U.H) said: The one in fight for Allah's cause, the [one in] Hajj, and the one in 'Umrah are delegates of Allah; He called them and they responded Him; and they will ask of His bestowals and He will grant it for them. (The virtues of Umrah)

All posters can be considered emotional appeals that urge the readers to go to pilgrimage whether as 'hajj or Umrah', through reminding them of the place and including a reference to a text of an authority that urges them to do so. In this sense the bank is taking another responsibility in the lives of its customers as a religious mentor and therefore an entity that cares about all details of their customers' lives.

In Figure 10, the poster relies on the use of the colors white, brown and black, and an Islamic arabesque design on the top half of the poster. The lower part of the poster features the shadow of a number of people but with more emphasis on a person looking up at the sky with his arms raised which gives an impression that he is praying or speaking to god. This interpretation is also supported by the light that appears above him with a text that says: “May God enlighten your heart with his words, and reward you with his love and help you to worship him and bless you with his heaven and the companionship of the prophet Mohamed (PBUH) and bless your Friday.”¹¹ This can be seen as a personification of the bank who is praying for its customers.

¹⁰ The book of fighting for the cause of Allah (available at <http://sunnah.com/bukhari/56>).

¹¹ Translated by the author.

Figure 10: Silhouettes

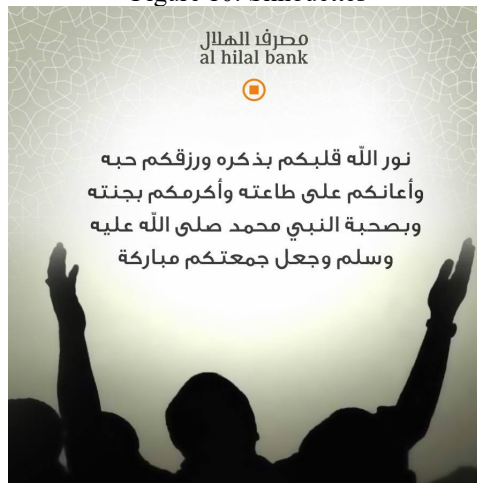


Figure 11: Ka'ba and credit card



Figure 11 refers for the second time to one of the bank's services: a credit card that can be used as compass. The poster has a white background, an image of the credit card at the right side of the poster which is dark in color and visually attracts the attention of the viewer. On the left side of the poster we can see a sketch that looks like a square to represents the floor plan of the Ka'ba 'Mekka's cube' and a group of people/worshippers surrounding. This image resembles the bank's logo. At the bottom of the poster there is a text in orange that says "The World's first compass card that directs you towards the Qibla", "#it's all about your prayer" and the bank's toll-free number and web address.

The common perception that these posters are trying to build is the social and religious role of the bank, that is seen here as care giving entity and may or may not use services to facilitate the accomplishment of its final goal which as per the message sent here is to uplift those individuals religious life.

6.4. The promotion of social and personal responsibility

This was done through one of their major campaigns named "Seghaar", or 'kids', to promote the children's banking services offered by the bank. All of these posters were under one theme: "How well do you know your children?" This campaign was broadcasted through a number of videos and

posters. In this part I have selected 5 posters that utilize different strategies.

Figure 12: Children



This poster presents the concept behind this campaign, explaining what the bank tries to do in the campaign. It utilizes a white background which draws your attention to the images and the text. It features three boys and two girls: the first boy is looking at the sky, thinking with a pile of coins in front of him and the conversation bubbles on top of his head indicate that he is weighing his options which are an iPad or a play station. The second boy is holding a plane-like toy and trying to fly it. The third boy unlike the first two who are wearing the national costume, is wearing jeans and a t-shirt and looking at his pockets which are brought out to indicate that he is broke. In the case of the two girls, one of them is smiling and enjoying her iPad, while the other is dressed in fancy cloths and pearl necklaces. The text in this poster appears in two different font sizes and color, the largest states: “How well do you know your kids?”¹² The other text says: “We video recorded the kids while asking them few questions related to money, and there answers were surprising.”¹³ This poster represents the children's ideas, future plans, technology and financial status.

Figure 13 utilizes once again the bright background to put more emphasis on the image, in which a small girl with a long hair and dressed in a pink dress seems to be busy with her laptop. The image of the girl reinforces an image of typical school girls. The poster also includes a text rendered in both Arabic and English which is not commonly seen in Al Hilal posters, which also implies that they are targeting a wider population. The poster does not include the bank's logo, or any other reference to their campaign. The text says: “9 out of 10 kids would choose an iPad over 10,000 dirhams.”

Figure 14 features the first boy we described in Figure 12, however without the thinking bubbles. He is holding a pencil, and has a small orange note book in front of him with a pile of coins. The poster utilizes a white background which draws our attention to the orange pen and notebook, and the orange logo and text. In this poster the text states: “Kids would rather have a pile of coins than a 200 dirhams note”. The text appears in grey with larger orange quotation marks. Then another orange text that says: “Let's give them an early start”, which can be considered as one of the goals behind this campaign; to allow kids to start thinking about their financial options in order to make better choices in the future.

The poster included what could be described as the mission statement of this campaign, which

¹² Translated by the author.

¹³ Translated by the author.

states:

Every child has a different personality, and understands money in their own way. We always make sure to listen to our future generations and guide them in the right direction. We help mom and dad plan their education, and teach kids when they can spend and get things they really want, and when they need to make sure that they are prepared for whatever may come their way.

At the bottom right side of the poster, we can see a new logo: "it's all about seghaar (kids)" with new square and circle comic characters that resembles the bank's logo, the square and circle which remind us of the bank's original logo.

Figure 13: Girl with iPad



Figure 14: Boy counting money



Another group of posters that may represent the same theme but were not part of the previous campaign are Figures 15 and 16. The first features a boy mounting his father's shoulders and using his hands to blind fold his father, while the father has risen his arms trying to support his son from falling. Both the son and his father are smiling and seem to be enjoying their time. The background in this poster shows a blue sky with some clouds which indicates a good weather. And both the father and his son are wearing white shirts and the boy is also wearing blue short jeans.

Figure 16 features a boy with his father trying to learn how to ride a scooter, while his father is trying to support his balance. They are all dressed in the Emirati costumes. In the background, we can see a blue skyline with some clouds, and the sea. We can also see a part of the parent's car which might be indicative of this family life style. It is also an indirect reference to one of the bank's services, or in other words: things that you might be able to secure for yourself and your family with the support of the bank. At the right top corner of the poster, we can see the bank's name and logo.

Figure 15: Father and son in casual apparel



Figure 16; Father and son in Emirati apparel



7. Discussion

In the bank's advertisement campaigns intertextuality appeared to be a dominant feature starting from the slogan “it's all about you”, and the bank's services, offers or deals became irrelevant. Therefore, in order to advertise for the bank you have to celebrate the customer's life and value what he believes to be important and valuable. The use of the direct address 'you' which has been considered as “one of the markers of informality which characterize modern advertising” (Fairclough 1992: 279) and to make it part of the bank's slogan and therefore identity marks the shift in this bank's discourse and its direction. In fact, the bank's slogan and logo have successfully granted the bank a flexible identity, to recreate itself based on the campaign, which revolves around the needs of their customers. In other words, choosing a slogan that says “it's all about you” has granted them an amount of flexibility, which makes them a continuation rather than a recreation, and therefore aligned with the vision of the bank.

According to Fairclough,

Sectors of the economy outside commodity production are being drawn more and more into the commodity model and the matrix of consumerism, and are under pressure to “package” their activities as commodities and “sell” them to “consumers.” This creates a particular difficulty for banks: To emulate consumer goods, their services must bow to the power of the consumer and be made attractive, simple, and maximally unconstrained; yet the peculiar nature of the “goods” on offer makes it imperative that consumers' access to them be controlled by rules and safeguards. (Fairclough 1992: 280)

In this case this relationship is developed even further, and instead of packaging a product to sell, the bank chose to conceal the product and invest in their personalized relationship with the consumer. This strategy grants the receiver more anatomy and power, and shifts 'authoritor' status to the consumer, and the goods the bank is trying to sell as an 'authoritee'¹⁴ are not the bank's goods but rather a lifestyle or a concept.

However, it is also apparent that the bank's message was also selective in choosing its addressees and mostly targeted Emirati nationals. This is reflected through the visual semiotics:

14 Fairclough (1992:279) refers to a 'central contradiction' in the banking discourse in their “is the authority relation between bank and public: The bank is on the one hand the “authoritor” communicating regulations to an “authoritee,” and on the other hand a producer (authoritee) trying to sell to a consumer (authoritor).”

costumes, the flag and the use of the National Day as a theme.

One of the interesting choices made in this campaign is the costumes chosen for these children; while none of the girls wore the national costumes, almost all of the boys wore the national costumes except in two posters. The first is Figure 12, in which the advertiser did not want to create a connotation or even a mental connection between being broke/out of money and being an Emirati, despite the obvious difference in the lifestyle between an Emirati and an expatriate, which makes Emiratis under a higher risk of having financial problems.

Intertextuality and interdiscursivity were also apparent in their posters that promote religious practice. None of these posters referred directly or indirectly to the bank. In fact they were all supporting one theme and that is how to be a good Muslim highlighting things that their customers can do as individuals. The missing connection between the bank as a financial institution and the promotion of religious practice is left to the audience or the customers to decode. By doing that the bank has managed to hide behind individual's ultimate goal, which makes it an alley or a source of support in one's quest to enhance their religious practice. In other words, if you want to become a better Muslim, then the bank is there for you to guide you and support you financially, perhaps through using their credit card to know the direction of the Mecca or even by offering you a loan to go to Hajj. This direction is also reinforced through the use of quotations, sources whether in the form of referring to highly respected celebrity, political or religious figures. These references were multi-semiotic and are represented through both text and imagery.

The use of theological discourse, which has been adopted in the last few years in political discourse, seems to be an alien in the discourses of banking and advertising. Through assigning a full campaign to celebrate Hajj, the yearly pilgrimage to Mecca and Ramadan seems to be another uncommon advertising methodology. The bank even went beyond that to use a combination of references represented by the prophet Mohamed's quotes and images and color tones that reinforces the spirituality of the occasion represented by the bright light an image of the sky or even parts of the Mecca's Mosque. By doing that, the bank did not just appeal emotionally to their customers, but they also distracted them from the bank's goal and that is to expand their margin of profit and keep them focused on the Hajj or Ramadan or a religious goal.

The use of emotional appeals can be seen as consistent method used in the bank's discourse, which shifts its discourse away from 'marketization' and 'conversationalisation' into the 'expert system', i.e. counseling and preaching. Consequently, the bank's role becomes more like a 'guardian' rather than a seller. If you are a good Muslim, then the bank will be there to support you, if you care about your kids, then the bank is also there to support you, and lastly, if you have a strong sense of nationalism and support the national team, then you will also find your bank there. This emotional appeal may have also extended to create a sense of guilt when they asked "How well do you know your kids?" A question that may make all parents feel guilty for not spending enough time with their kids. The actual questions they asked the kids are all related to the value of money, money management and their expenditure.¹⁵ This question which was used as a slogan for this campaign could have been easily changed or rephrased to concentrate on the real questions or goal of the campaign rather than using a very general and yet sensitive question like the one they used.

This new relationship takes us back to what analysts referred to as a 'dilemma' in the negotiation of power between the bank and its consumer. On one hand, consumers became more powerful with the introduction of this hybrid discourse to put together the message and to think the value of the bank through rather than bombarding them with the services and rates. On the other hand, the bank in this case did not dictate 'conditions of use', instead they took the role of a mentor or guardian, and established a connection between good virtue and their product. Consequently, as a consumer, you

15 Among the questions asked: what's the most important thing parents say about money? Where does money come from? Would you prefer wining 10,000 dirhams or an iPad? What would you do if I gave you 100 dirhams? And what does 'a lot of money' means?. 'How well do you know your kids?' (2013)

will seek their help, perhaps to prove your good virtue and therefore the bank removes from any financial competitions or race with any other banks to beat their interest rate and provide their customers with better benefits.

8. Conclusion

Al Hilal Bank has led a shift in the discourse of banking in the United Arab Emirates, and the fact that almost all their advertising campaigns opted for discussing anything but their services and “[i]nvesting on people's beliefs and even religious ideologies” (Tahmasbi & Kalkhajeh 2013: 129), is a proof of this shift. Banks like many other institutions have realized that the discourse that they have used in the last 20 years might have a similar impact on their current audiences. Due to the effect of globalization, and the social media which changed the way people communicate and their access to information. It also became more challenging for banks to make financial promises and to advertise any commitments through these advertisements even through the use of the tiny disclaimers usually used in such advertisements.

The bank did not just reconstruct its discourse but also changed the way banks are perceived, from being a financial institution to a partner who is there to provide their customers with as much support as they can to become better people and better citizens. Whilst doing that the question that might come to mind is what about the numbers: interest rates, profit rates and charges which remain hidden behind this bigger picture they appear to adopt.

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